

VERSION WITH MARKINGS TO SHOW CHANGES

~~6. A method as in claim 5, further comprising the step of printing out the status of said surplus account.~~

~~7. A method as in claim 5, wherein said one or more of the payor surplus accounts includes sub accounts identifying a plurality of charities, banks, and other sub accounts and the step of transmitting the additional amount includes assigning predetermined portions of the one or more of said surplus accounts to said sub accounts.~~

~~8. A system for accumulating credits in surplus accounts from financial transactions between a payor and a payee, comprising:~~

~~— a network;~~

~~— an entry receiving device in the network for receiving entries of an amount due the payee and an amount offered by the payor; and~~

~~— a depositing station in the network, containing one of said surplus accounts, and coupled to the entry receiving device for receiving at least a portion of the amount offered beyond the amount due and representing additional amount in the one of the payor surplus account;~~

~~— said entry receiving device being controlled by entities which include the payee, and said depositing station being controlled by entities other than the payee.~~

~~9. A system as in claim 8, wherein the depositing station includes payee crediting means for the payee crediting the additional amount to the one of the payor surplus accounts in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.~~

~~10. A system as in claim 9, further comprising a status printer responsive to the status of said surplus accounts.~~

~~11. A system as in claim 9, wherein said one of said surplus accounts includes sub accounts identifying a plurality of charities, bank, and other financial institutions and the depositing station assigns predetermined portions of said surplus account to said sub accounts.~~

~~12. A system as in claim 8, wherein said entry device includes calculating means for calculating the additional amount from predetermined data associated with the surplus account.~~

~~13. A system as in claim 12, further comprising a status printer responsive to the status of said surplus account.~~

~~14. A system as in claim 12, wherein said surplus account includes sub accounts identifying a plurality of charities, banks, and other financial institutions and said the depositing station assigns predetermined portions of said surplus account to said sub accounts.~~